

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NEIL THOMAS WILSON
JANINE MARIE WILSON
Debtor(s)

Case No. 08-34222

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2008.
- 2) The plan was confirmed on 03/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/05/2009, 06/18/2009, 06/16/2011, 07/05/2011, 02/07/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/21/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$77,601.00.
- 10) Amount of unsecured claims discharged without payment: \$92,637.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$59,090.00
Less amount refunded to debtor \$550.00

NET RECEIPTS: \$58,540.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,490.79
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,490.79

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
*CHASE MANHATTAN BANK	Unsecured	900.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS HOSPITAL	Unsecured	450.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	NA	6,279.66	6,279.66	2,375.97	0.00
ALLY FINANCIAL	Secured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK	Unsecured	NA	242.96	242.96	91.93	0.00
CHASE BANK	Unsecured	1,208.00	1,311.91	1,311.91	496.46	0.00
CHASE MANHATTAN MORTGAGE CO	Secured	NA	0.00	100.00	100.00	0.00
CITIBANK NA	Secured	58,045.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	4,809.00	4,927.47	4,927.47	1,864.66	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	4,771.00	5,057.65	5,057.65	1,913.92	0.00
EAST BAY FUNDING	Unsecured	2,644.00	2,738.47	2,738.47	1,036.13	0.00
EAST BAY FUNDING	Unsecured	970.00	997.19	997.19	377.30	0.00
EAST BAY FUNDING	Unsecured	4,763.00	4,837.27	4,837.27	1,830.53	0.00
EAST BAY FUNDING	Unsecured	970.00	1,098.25	1,098.25	415.53	0.00
EAST BAY FUNDING	Unsecured	14,718.00	14,911.97	14,911.97	5,643.03	0.00
EAST BAY FUNDING	Unsecured	2,775.00	2,972.11	2,972.11	1,124.51	0.00
EAST BAY FUNDING	Unsecured	5,120.00	5,173.27	5,173.27	1,957.68	0.00
EAST BAY FUNDING	Unsecured	5,528.00	5,585.18	5,585.18	2,113.56	0.00
EAST BAY FUNDING	Unsecured	2,255.00	2,332.88	2,332.88	877.29	0.00
ECAST SETTLEMENT CORP	Unsecured	6,333.00	6,397.98	6,397.98	2,421.14	0.00
ECAST SETTLEMENT CORP	Unsecured	2,292.00	2,315.84	2,315.84	876.22	0.00
ECAST SETTLEMENT CORP	Unsecured	4,737.00	4,833.22	4,833.22	1,828.99	0.00
ECAST SETTLEMENT CORP	Unsecured	5,270.00	5,610.72	5,610.72	2,123.22	0.00
ECAST SETTLEMENT CORP	Unsecured	3,793.00	4,070.16	4,070.16	1,540.24	0.00
FIRST BANK & TRUST OF EVANSTON	Unsecured	2,273.00	NA	NA	0.00	0.00
FIRST BANK & TRUST OF EVANSTON	Secured	8,925.00	0.00	11,198.00	11,198.00	485.29
JPMORGAN CHASE BANK NATIONAL	Secured	179,749.00	179,671.43	179,671.43	0.00	0.00
LVNV FUNDING	Unsecured	10,011.00	10,257.02	10,257.02	3,881.44	0.00
M & M ORTHOPAEDICS LTD	Unsecured	750.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	725.00	781.12	781.12	295.54	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,979.00	4,980.44	4,980.44	1,884.70	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	641.00	737.97	737.97	279.22	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,170.00	4,257.63	4,257.63	1,611.18	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	514.00	565.59	565.59	214.03	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	856.00	916.63	916.63	346.82	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,662.00	1,794.23	1,794.23	678.97	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,339.00	8,254.13	8,254.13	3,123.55	0.00
SEARS/CBSD	Unsecured	16,260.00	NA	NA	0.00	0.00
WELLS FARGO CHARMING SHOPPES	Unsecured	782.00	NA	NA	0.00	0.00
WFNNB/ VICTORIA'S SECRET	Unsecured	71.00	NA	NA	0.00	0.00
WFNNB/EXPRESS	Unsecured	67.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	89.00	111.44	111.44	42.16	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$179,671.43	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,198.00	\$11,198.00	\$485.29
All Other Secured	\$100.00	\$100.00	\$0.00
TOTAL SECURED:	\$190,969.43	\$11,298.00	\$485.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$114,350.36	\$43,265.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,490.79</u>	
Disbursements to Creditors	<u>\$55,049.21</u>	
TOTAL DISBURSEMENTS :		<u>\$58,540.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/29/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.